



Order Filed on September 25, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

<b>UNITED STATES BANKRUPTCY COURT</b> <b>DISTRICT OF NEW JERSEY</b>
<b>Marie-Ann Greenberg MAG-1284</b> <b>Marie-Ann Greenberg, Standing Trustee</b> <b>30 TWO BRIDGES ROAD</b> <b>SUITE 330</b> <b>FAIRFIELD, NJ 07004-1550</b> <b>973-227-2840</b> <b>Chapter 13 Standing Trustee</b>
IN RE: RICHARD PERSAUD

**Case No.: 23-14043**

**Hearing Date: 09/21/2023**

**Judge: VINCENT F. PAPALIA**

**ORDER DENYING CONFIRMATION**

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

**DATED: September 25, 2023**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Debtor(s): RICHARD PERSAUD

Case No.: 23-14043VFP

Caption of Order: Order Denying Confirmation

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THIS MATTER having been scheduled before the Court on 09/21/2023 for a Hearing on Confirmation, and good and sufficient cause having been shown, it is hereby:

ORDERED, that the Confirmation Hearing scheduled on 9/21/2023 of the plan filed on 05/10/2023, is denied; and it is further

ORDERED, that the Debtor must file a modified plan by 10/05/2023 or the case will be dismissed; and it is further

ORDERED, that if the Debtor fails to comply with the above the Standing Trustee shall submit an Order Dismissing the Case without further hearings.

In re:  
Richard Persaud  
Debtor

Case No. 23-14043-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 25, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2023:

Recip ID	Recipient Name and Address
db	+ Richard Persaud, 53 Montrose Avenue, Apt 1, Jersey City, NJ 07307-3980

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2023 at the address(es) listed below:

Name	Email Address
Courtney R. Shed	on behalf of Creditor Nationstar Mortgage LLC as servicing agent for HSBC Bank USA National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2005-21 cshed@grosspolowy.com, ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor HSBC Bank USA National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2005-21 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Richard Persaud ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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Total Noticed: 1

TOTAL: 5